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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/603,510	06/26/2000	Arthur Dale Burns	STUD-0001	2809

27964 7590 05/28/2003

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EXAMINER

BASHORE, ALAIN L

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 05/28/2003

9

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/603,510

Applicant(s)

BURNS, ARTHUR DALE

Examiner

Alain L. Bashore

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 11 March 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-22 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____
- 4) ☐ Interview Summary (PTO-413) Paper No(s) _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 101

1. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

2. Claims 1-8, 16-22 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

The claims are rejected in the alternative, where there is claimed software per se.

The recitation of "Internet site" and "module" may be either software, hardware, or a combination thereof. The recitation of "system" may be either a method or an apparatus. The statutory class of invention must be clearly defined so that the claim can be properly interpreted. Software per se is not a patentable subject matter but must be claimed in conjunction with physical matter (i.e. on a computer readable medium etc..).

If applicant is to argue that the above recitations are a combination of software and hardware, there must be at least one recitation in the body of the independent claim that can only be hardware implemented to obviate this rejection.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tengel et al in view of (Levine et al and Mottola et al).

Tengel et al discloses a loan qualification system and Internet site. An input module, associated with an Internet site, that presents at least one page to a loan applicant to assist said loan applicant in providing personal and loan information pertaining to a plurality of loans made to said loan applicant (fig, 5; col 8, lines 50-60).

A qualification module, associated with said input module, that assesses said personal information to determine a personal qualification of said loan applicant and assesses said loan information pertaining to said plurality of debts to determine a loan qualification of said loan applicant (figs 3a-3b; col 5, lines 29-67; col 6, lines 1-61)

The qualification module qualifying said loan applicant and informing said loan applicant and a lender only if said personal qualification and said loan qualification are positive (fig 6).

Tengel discloses loan guarantor information included in the personal information and aggregate loan debt of said loan applicant to determine said loan qualification (fig 5, "joint applicant"). The qualification module qualifies said loan applicant if an aggregate loan debt of said loan applicant exceeds a predetermined amount (col 5, lines 55-62).

Since Tengel discloses requiring information concerning all of applicant's debts, this inherently includes whether the plurality of loans are from more than one lender to determine said loan qualification.

It would have been obvious to one with ordinary skill in the art to include a secured site to Tengel et al for the purposes of security of personal information.

Tengel et al does not disclose:

- loan consolidation;
- student loans as the loan;
- the site is associated with an affinity group; and
- student loans guaranteed by a government-sponsored program.

Levine et al discloses loan consolidation (col 1, lines 49-67;col 2, lines 1-12) and student loans as loans (col col 7, lines 37).

It would have been obvious to one with ordinary skill in the art to include student loans as the loans to Tengel et al because Tengel et al teaches his invention may

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include personal loans (col 5, lines 24-25) and Levine et al teaches student loans as one type of loan (col 7, lines 30-46).

It would have been obvious to one with ordinary skill in the art to include loan consolidation to Tengal et al because Levine et al teaches financial advantages to loan consolidation (col 2, lines 1-5).

Mottola et al discloses affinity groups (col 6, lines 7-18) and government-sponsored programs to guarantee student loans (col 1, lines 22-25).

It would have been obvious to one with ordinary skill in the art to include a site associated with an affinity group to Tengal et al because Mottola et teaches such for investment purposes (col 5, lines 61-62).

It would have been obvious to one with ordinary skill in the art to include to Tengal et al the determination of the plurality of loans are guaranteed by government-sponsored programs because Mottola et al teaches that loan programs are known (col 1, line 19).

Response to Arguments

5. Applicant's arguments filed 3-11-03 have been fully considered but they are not persuasive.

Both Tengal et al and Levine et al are within the same field of endeavor: financial manipulation of loans.

Levine discloses motivation for loan consolidation, and student loans as a loan type.

Conclusion

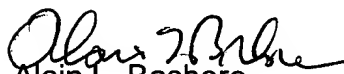
6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 703-308-1884. The examiner can normally be reached on about 7:00 am to 4:30 pm (Monday thru Thursday).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-1113.


Alain L. Bashore
May 19, 2003


VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3800